BENEFITS NEWS

An Information Publication for State of California Employees

Group Legal Services Just Got Better

Why Enroll?

Did you know that the average charge by a California attorney is \$217 per hour? As a member of the Group Legal Services Insurance Plan (Plan), you can face your legal problems with the confidence that solid legal coverage provides.

The Group Legal Services Plan is a voluntary employee-paid benefit that provides comprehensive legal coverage. Our plan administrator, ARAG® Group, has over 26 years of legal plan administration experience and currently provides coverage for more than 21,000 State of California employees.

Open Enrollment is March 1 - April 30

Open enrollment for the Group Legal Services Insurance Plan is **March 1**, **2002 through April 30**, **2002**.

During the open enrollment period, eligible employees can enroll in the Plan and current Plan members can add or delete dependents to their Plan. Employees currently enrolled in the Plan are <u>not</u> required to reenroll each year in order to continue coverage.

Reduced Premiums!

Membership is even more affordable now that the State has negotiated **lower rates**. The monthly premium is now \$9.60 for individual coverage (previously \$10.35) and \$16.95 for a family (previously \$18.80).



New! - Identity Theft Service!

New this year, the Plan covers Identity Theft Service. This service provides you with unlimited access to specialists who can answer your questions about identity theft prevention, help to discover if you've been a victim of

identity theft and outline the steps you can take to recover.

100% Paid In Full Coverage for In-Office Legal Services

The plan provides 100% paid-in full services when a network attorney is used for covered matters such as: consumer protection, domestic issues (i.e., divorce, separation), bankruptcy, real estate transactions, will preparation, adoption, serious traffic charges, and **defense** of civil actions and criminal misdemeanors. Plan attorneys will review and prepare documents, give advice and negotiate on your behalf in any matter not specifically excluded. Plan members may also choose to use the services of a non-network attorney and receive a portion of their costs reimbursed (up to specified amounts).

Unlimited Telephone Services

Plan members have access to unlimited telephone consultation with a network attorney in California for covered services. In addition to unlimited telephone consultation, plan coverage includes: (1) assistance with the preparation of documents such as child care authorization, credit report requests, challenges to denials of credit, promissory notes, affidavits, and bills of sale related to personal property; (2) review of documents (up

to four pages), except trust and real estate transfers; (3) follow-up correspondence and telephone calls to third parties; and (4) preparation of standard wills including testamentary trusts for minor children, specific bequests, durable powers of attorney, health care power of attorney, and living wills.

There are certain legal issues that are specifically excluded from the Plan. For more detailed information employees should consult the Plan brochure or attend one of the orientation training sessions scheduled through April of this year (see Employee Information Sessions at the bottom of page two for details).

Who's Eligible?

Eligible employees include those designated managerial, supervisory, confidential and excluded/exempt. All represented employees except those in bargaining unit 8 and permanent-intermittent employees are eligible to enroll.

How to Get Help

ARAG Group customer service representatives are available from 5:00 a.m. to 5:00 p.m. Pacific Standard Time at (1-800-247-4184) to answer questions about the State of California Group Legal Services Insurance Plan. The Service Center can provide information on how to use the plan, a detailed description of benefits, payment history, and how to order Plan materials. For more information, you can also access the ARAG Group web site at www.araglaw.com/california/.

Attend an Employee Information Session

ARAG Group will be conducting employee information sessions throughout California through April 2002. These sessions will include information on what services are covered, how to access the plan, the reason for waiting periods for certain services, and more. You can access the training session calendar on the DPA web site at: www.dpa.ca.gov/benefits/other/legal/2002trainingsessions.shtm.

How to Enroll

In mid February an enrollment kit was mailed to the homes of eligible State of California employees. If you did not receive an enrollment kit, please contact your department's Personnel Office or the ARAG Customer Service Center. **Completed enrollment forms must be submitted to your Personnel Office by April 30, 2002**. Your coverage will begin on the first day of the pay period following your first payroll deduction.

For More Information Contact

Benefits Division (916) 322-0300 CALNET 492-0300

ARAG Group Group Legal Services Plan 1-800-247-4184

Dental Program (916) 324-0525 CALNET 454-0525

Employee Assistance Program MBC (Merit Behavioral Care) 1-800-632-7422

FlexElect Program (916) 327-6429 CALNET 467-6429

Health Promotion Program (916) 324-9398 CALNET 454-9398

Merit Award Board (916) 324-0520 CALNET 454-0520

Safety Program (916) 327-1439 CALNET 467-1439

Savings Plus Program 1-866-566-4777 saveplus@dpa.ca.gov

Vision Service Plan 1-800-622-7444 or (916) 851-5000

Workers' Comp. Program (916) 445-9792 CALNET 485-9792

Fax Numbers

Benefits Division (916) 322-3769 CALNET 492-3769

Savings Plus Program (916) 327-1885 CALNET 467-1885

TDD (Any unit in DPA) (916) 327-4266 CALNET 467-4266

Internet Address

www.dpa.ca.gov